

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)	Chapter 13
Teresa A. Holland)	Case No.: 17-42071
Debtor(s).)	Hearing Date: 8/2/2017
)	Hearing Time: 10:00 a.m.
)	Hearing Location: 5 N

1st Amended CHAPTER 13 PLAN

PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)

\$925.00 per month for 3 months; then \$758.00 per month for 45 months.

In addition, Debtor shall pay to the Trustee, and the plan base shall be increased by the following:

(1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit each year. (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan. (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of _____, if any, to be paid to the Trustee.

DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

1. Trustee and Court Fees. Pay Trustee a percentage fee as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in the Chapter 13 plan.

2. Executory Contract/Lease Arrearages. Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR NAME

TOTAL AMOUNT DUE

CURE PERIOD

(L.F. 13 Rev. 5/2015)

3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph ____ below.

CREDITOR NAME	MONTHLY PAYMENT
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears (not provided for elsewhere in this plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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4. **Attorney Fees.** Pay Debtor's attorney \$1,710.00 in equal monthly payments over 12 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See the Local Rules for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay pre-petition arrearage on debts paid under paragraphs 3 (C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
		48 Months	

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 5.00% interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
Kennedi Auto Sales	\$ 4,555.00	48 Months	\$4,913.76

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 5.00% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

Creditor	Balance Due	FMV	Repay Period	Total w/Interest
DLJ Mortgage Capital	\$ 28,694.00	\$10,000.00	48 Months	\$11,053.92
St. Louis County Collector of Revenue; ending in 0013	\$ 1,038.43	\$20,000.00	48 Months	\$1,147.20
St. Louis County Collector of Revenue; ending in 0735	\$ 859.51	\$20,000.00	48 Months	\$949.92
MSD, ending in 8820-4	\$ 1,849.58	\$20,000.00	48 Months	\$2,044.32
MSD, ending in 8812-1	\$ 4,768.88	\$20,000.00	48 Months	\$5,271.36

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period set forth below and with interest as identified below.

Creditor	Est. Balance	Trustee/Co-Debtor	Period	Interest Rate
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(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay \$300.00 of debtor's attorney's fees and any additional attorney fees allowed by the Court.

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE (100% or lesser dollar amount enumerated here)
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(L.F. 13 Rev. 5/2015)

8. **Priority Claims.** Pay the following priority claims allowed under 11U.S.C. § 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
St. Louis County Collector of Revenue	\$143.20
Missouri Dept. of Revenue	\$1,727.14

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed:\$30,760.10. Amount required to be paid to non-priority unsecured creditors as determined by 1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00. Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.00. Debtor guarantees a minimum of \$0.00 (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
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10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under §1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily. Within fourteen days of filing federal and state income tax returns, Debtor shall provide a copy of each return to the Chapter 13 Trustee.

14. Any post-petition claims filed and allowed under 11 U.S.C. § 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN

(L.F. 13 Rev. 5/2015)

DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO § 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

DATE:7/12/2017

DEBTOR:/s/ Teresa A. Holland

Teresa A. Holland

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Plan was mailed July 12, 2017 by placing same in the United States mail, first class, postage prepaid, addressed to the following:

Diana S. Daugherty, Trustee
P. O. Box 430908
St. Louis, MO 63143

Aargon Agency Inc.
8668 Spring Mountain Road
Las Vegas, NV 89117

ACE - America's Cash Express
1231 Greenway Drive, Suite 800
Irving, TX 75038

Ace Cash Express
7028 West Florissant Avenue
Saint Louis, MO 63136

AFNI
404 Brock Drive
P. O.Box 3427
Bloomington, IL 61702-3427

Allied Interstate
P. O. Box 361445
Columbus, OH 43236

Allstar Motors
9201 St. Charles Rock Road
Saint Louis, MO 63114

Ameren UE
P. O. Box 66881, Mail Code: 310
St. Louis, MO 63166

Austin Layne Mortuary, Inc.
7733 Natural Bridge Road
Saint Louis, MO 63121

Bank of America
P. O. Box 5170
Simi Valley, CA 93062

Bank of America
4161 Piedmont Pkwy
Greensboro, NC 27410

Bank of America, N.A.
100 North Tryon Street
Charlotte, NC 28255

BJC Health Care
P. O. Box 958410
Saint Louis, MO 63195-8410

Capital One
P. O. Box 30285
Salt Lake City, UT 84130-0285

Cash America
17 Triangle Park
Cincinnati, OH 45246

Charter Communication
Att: Cash Management
4670 E. Fulton, Suite 102
Ada, MI 49301

Christian Hospital
P. O. Box 958188
Saint Louis, MO 63195-8188

Christian Hospital NE-NW
11133 Dunn Road
St. Louis, MO 63136-6192

City of St. Louis
Photo Enforcement Program
1520 Market Street, Room #1120
Saint Louis, MO 63103-2636

Coventry Health Care
P. O. Box 31210
Tampa, FL 33631-3210

D Scott Carruthers
Attorneys at Law
8448 Katella Avenue, Suite 100
Stanton, CA 90680

Fingerhut
Direct Marketing, Inc
6250 Ridgewood Road
Saint Cloud, MN 56303

First Premier Bank
Attn: Correspondence
P. O. Box 5524
Sioux Falls, SD 57117-5524

First Source Advantage
7650 Magna Drive
Belleville, IL 62223

First Source Advantage, LLC
205 Bryant Woods South
Buffalo, NY 14228

Gusdorf Law Firm, LLC
9666 Olive Blvd, Suite 211
Saint Louis, MO 63132

HRRG
PO Box 5406
Cincinnati, OH 45273-7942

Jefferson Capital System
16 McLeland Road
Saint Cloud, MN 56303

Kennedi Auto Sales
901 N Bluff Road
Collinsville, IL 62234

King of Cash
8304 Wornall Rd
Kansas City, MO 64114

LVNV Funding
P.O. Box 10497
Greenville, SC 29603

Medicredit Corp
P. O. Box 1629
Maryland Heights, MO 63043-0629

Metro St. Louis Sewer District (MSD)
Attn: Bankruptcy
2350 Market Street
Saint Louis, MO 63103

Midwest Acceptance Corp
1257 Dougherty Ferry Rd
P.O. Box 9
Valley Park, MO 63088-0009

Millsap & Singer P.C.
612 Spirit Drive
Chesterfield MO 63005

Missouri American Water
P. O. Box 578
Alton, IL 62002-0578

Missouri Department of Revenue
P. O. Box 475
Jefferson City, MO 65105

Montgomery Ward
3650 Milwaukee
Madison, WI 53714-2399

Northland Group, Inc.
P. O. Box 390846
Edina, MN 55439

Northwest Healthcare
11133 Dunn Road
Saint Louis, MO 63136-6192

Regions Consumer Collections
P. O. Box 11407
Drawer 550
Birmingham, AL 35246

Republic Services
12976 St. Charles Rock Rd.
Bridgeton, MO 63044

Revenue Recovery Corporation
7005 Middlebrook Pike
P O Box 50250
Knoxville, TN 37950-0250

S E Emergency Phys Memphis
3249 Regal Drive
Alcoa, TN 37701-3265

Select Portfolio Servicing
P.O. Box 65277
Salt Lake City, UT 84165-0277

Seventh Avenue
1112 7th Avenue
Monroe, WI 53566-1364

Sprint Nextel Corp
Att: Bankruptcy
P. O. Box 7949
Overland Park, KS 66207-0949

St. Louis County Collector of Revenue
41 S. Central Avenue
c/o: Rich Robison
St. Louis, MO 63105

Sun Loan Company
9855 St. Charles Rock Road
Saint Ann, MO 63074

Sunrise Credit Services, Inc.
260 Airport Plaza
P.O. Box 9100
Farmingdale, NY 11735-3946

United Recovery System, Inc.
P.O. Box 722929
Houston, TX 77272

Van Dillen and Flood, PC
1420 Strassner Drive
Saint Louis, MO 63144

Webbank - Fingerhut
Att: Bankruptcy Dept
6250 Ridgewood Road
Saint Cloud, MN 56303

DATE: 7/12/2017

/s/ Marie Guerrier Allen
Marie Guerrier Allen, # 42990 MO
Attorney for debtor
P. O. Box 411281
St. Louis, MO 63141
Email: allenmarie@sbcglobal.net
Tel: (314) 872-1900; Fax: (314) 872-1905